

patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 21 depends from claim 20 and is allowable for the reasons claim 20 is allowable and for the specific limitations recited therein. Claim 21 further recites that the receipt printer prints transaction details on a rear face of the media. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 21 in combination with the structure recited in claim 20. Thus, claim 21 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 22 depends from claim 19 and is allowable for the reasons claim 19 is allowable and for the specific limitations recited therein. Claim 22 further recites that the port comprises a wireless communication port. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 22 in combination with the structure recited in claim 19. Thus, claim 22 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 23 depends from claim 19 and is allowable for the reasons claim 19 is allowable and for the specific limitations recited therein. Claim 23 further recites (i) means for identifying a user, and (ii) means for accessing a datastore to retrieve selected preferences related to the user, including the pre-selected time-varying information, when the user has been identified. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 23 in combination with the structure recited in claim 19. Thus, claim 23 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 24 recites an automated teller machine (ATM) comprising a port for outputting ATM transaction details to an ATM customer, means for accessing from a repository time-varying information pre-selected by the ATM customer to obtain a current market value of the time-varying information, means for appending the obtained current market value of the time-varying information to ATM transaction details, and means for delivering the ATM transaction details and the appended current market value information to the ATM customer via the port.

None of the prior art including the prior art references of record discloses or suggests means for accessing from a repository time-varying information pre-selected by an ATM customer to obtain a current market value of the time-varying information, means for appending the obtained current market value of the time-varying information to ATM transaction details, and means for delivering the ATM transaction details and the appended current market value information to the ATM customer via a port. Thus, claim 24 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 25 depends from claim 24 and is allowable for the reasons claim 24 is allowable and for the specific limitations recited therein. Claim 25 further recites that the port comprises a fascia portion defining a receipt printer slot in registration with the receipt printer. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 25 in combination with the structure recited in claim 24. Thus, claim 25 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 26 depends from claim 25 and is allowable for the reasons claim 25 is allowable and for the specific limitations recited therein. Claim 26 further recites that the receipt printer prints transaction details on a rear face of the media. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 26 in combination with the structure recited in claim 25. Thus, claim 26 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 27 depends from claim 24 and is allowable for the reasons claim 24 is allowable and for the specific limitations recited therein. Claim 27 further recites that the port comprises a wireless communication port. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 27 in combination with the structure recited in claim 24. Thus, claim 27 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 28 depends from claim 24 and is allowable for the reasons claim 24 is allowable and for the specific limitations recited therein. Claim 28 further recites (i) means for identifying an ATM customer, and (ii) means for accessing a datastore to retrieve selected preferences related to the ATM customer, including the pre-selected time-varying information, when the ATM customer has been identified. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 28 in combination with the structure recited in claim 24. Thus, claim 28 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 29 recites a method of providing to a user at a terminal a current market value relating to time-varying information pre-selected by the user. The method comprises the steps of identifying the user of the terminal, accessing a datastore to obtain pre-selected time-varying information associated with the user, accessing a repository to obtain the current market value of time-varying information pre-selected by the user, appending the obtained current market value of the time-varying information to transaction details in response to a request to output transaction details to the user, and delivering the transaction details and the appended current market value information to the user.

None of the prior art including the prior art references of record discloses or suggests a method of providing to a user at a terminal a current market value relating to time-varying information pre-selected by the user, wherein the method comprises the steps of identifying the user of the terminal, accessing a datastore to obtain pre-selected time-varying information associated with the user, accessing a repository to obtain the current market value of time-varying information pre-selected by the user, appending the obtained current market value of the time-varying information to transaction details in response to a request to output transaction details to the user, and delivering the transaction details and the appended current market value information to the user. Thus, claim 29 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 30 depends from claim 29 and is allowable for the reasons claim 29 is allowable and for the specific limitations recited therein. Claim 30 further recites that the current market

value of time-varying information is updated periodically. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 30 in combination with the structure recited in claim 29. Thus, claim 30 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

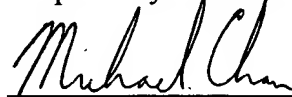
Claim 31 depends from claim 29 and is allowable for the reasons claim 29 is allowable and for the specific limitations recited therein. Claim 31 further recites that the current market value of time-varying information is obtained from one or more external Web sites. None of the prior art including the prior art references of record discloses or suggests the structure recited in claim 31 in combination with the structure recited in claim 29. Thus, claim 31 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

Claim 32 recites a self-service terminal comprising a port for outputting transaction details to a user, means for determining if the user has previously requested to receive a current news article when receiving transaction details, means for accessing a current news article from a repository providing news articles, means for appending the obtained current news article to transaction details, and means for delivering the transaction details and the appended current news article to the user via the port, so that the user automatically receives a current news article if the user has previously requested such a service.

None of the prior art including the prior art references of record discloses or suggests means for determining if the user has previously requested to receive a current news article when receiving transaction details, means for accessing a current news article from a repository providing news articles, means for appending the obtained current news article to transaction details, and means for delivering the transaction details and the appended current news article to the user via the port, so that the user automatically receives a current news article if the user has previously requested such a service. Thus, claim 32 patentably defines over the prior art including the prior art references of record, whether taken singularly or in combination, and is therefore allowable.

In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,

A handwritten signature in cursive script, appearing to read "Michael Chan", is written over a horizontal line.

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